

## Why should I apply online?

- *FAFSA on the Web* identifies potential errors right away and prompts you to make on-the-spot corrections.
- You get online instructions for each question, and you can access live online help with a customer service representative for free if you have additional questions.
- Once you submit your application, your information is immediately sent to the U.S. Department of Education. You'll get a confirmation notice right away when you click on "Submit My FAFSA Now."
- Your application will be processed quickly, usually in three to five days, if you (and your parents, if applicable) provided electronic signatures using the PIN.

## What if I decide I want a paper FAFSA application?

You can get a paper FAFSA—in English or Spanish—from:

- Your local library,
- High school,
- College or career school you plan to attend, or
- Our Federal Student Aid Information Center by calling **1-800-4-FED-AID (1-800-433-3243)**.

## Then what should I do?

- Complete, sign and mail the FAFSA in the preaddressed envelope that's in your FAFSA packet. Your FAFSA will be processed in two to three weeks. But, before mailing it, you should check to see if your school, or a school that you're interested in, would submit your FAFSA for you electronically.
- If you don't hear anything within three weeks of the date you submitted your application, check your status through *FAFSA on the Web* ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)). You can also check your status by contacting the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

---

No paper or electronic FAFSA application will be accepted prior to Jan. 1, 2007. Any FAFSA application received before Jan. 1, 2007, will not be processed and will be rejected.

---

## Dependency status

When you file the FAFSA, the financial information you report will be used to determine if you need financial aid. That information will be used to determine whether you receive any type of need-based federal student aid and if eligible, how much federal financial aid you will receive. You'll need to determine whose information to report on the FAFSA—yours, if you're an independent

student; yours and your spouse's, if you're an independent and married student; or yours and your parents' if you are a dependent student.

When you apply for federal student aid, your answers to the questions in Step 3 of the paper FAFSA, or in Step 2 of the electronic online FAFSA, determine whether you are considered a dependent or independent student.

Dependent students must report their parents' income and assets on the FAFSA as well as their own. If you're considered a dependent student, your parents are expected to contribute toward the cost of your education. Federal student aid programs are based on the concept that a dependent student's parents have the primary responsibility for paying for their child's education.

## Dependency Status

For the 2007–08 academic year,\* you're an independent student **IF** at least one of the following applies to you:

- You were born before Jan. 1, 1984.
- You are or will be enrolled in a master's or doctoral degree program (beyond a bachelor's degree) at the beginning of the 2007–08 academic year\*.
- You're married on the day you apply (even if you are separated but not divorced).
- You have children who receive more than half their support from you.
- You have dependents (other than your children or spouse) who live with you and who receive more than half their support from you at the time you apply and through June 30, 2008.
- Both your parents are deceased, or you are (or were until age 18) a ward or dependent of the court.
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- You're a veteran of the U.S. Armed Forces. (A "veteran" includes students who attended a U.S. service academy and were released under a condition other than dishonorable. For more detail on who is considered a veteran, see the explanatory notes on the FAFSA.)

---

*If none of these criteria apply to you, you're a dependent student.*

---

\*See "Important Terms," page 38.

Terms frequently used in discussing financial aid throughout this publication will appear with an asterisk, and you'll find a description of them under "Important Terms," beginning on page 38.



## I am considered a dependent student; however, I have no contact with my parents. What do I do about reporting my parents' income?

### In unusual cases:

- An aid administrator can determine that a student who doesn't meet the above criteria should still be treated as an independent student.
- The financial aid administrator can change your dependency status from dependent to independent based on adequate documentation of your special circumstances.
- You must provide this documentation.
- The financial aid administrator cannot automatically change your status simply because you request it.
- The decision is based on the financial aid administrator's judgment of the facts of your situation and is *final*.
- You cannot appeal that decision to us.

Independent students report their own income and assets (and those of a spouse, if married).

---

Not living with parents or not being claimed by them on tax forms does not determine dependency status for federal student aid.

---

## If I am a dependent student, whose information do I report if my parents are divorced or separated?

- You report information about the parent you lived with for the greater amount of time during the 12 months preceding the date you file your FAFSA application.
- If you didn't live with either parent, or if you lived with each parent an equal amount of time, then use information about the parent who provided the greater amount of financial support during the 12 months prior to the date you file your FAFSA application.
- If you didn't receive any parental financial support during that time, you must report information about the parent who most recently provided the greater amount of parental support.

## Do I report stepparent's information?

Your stepparent's financial information is required on the FAFSA:

- If the parent you received financial support from was a single parent who is now married, or
- If the parent you received financial support from was divorced or widowed but has remarried.

This does not mean your stepparent is obligated to give financial assistance to you, but his or her income and assets represent significant information about the family's financial resources. Including this information on the FAFSA helps us form an accurate picture of your family's total financial strength.

## Process for renewal applicants

You must reapply for federal student aid every year. If you change schools, your aid doesn't automatically transfer with you. Remember to check with your new school to find out what you need to do to continue receiving financial aid.

For those who applied in 2006-07 there will be fewer questions to answer for 2007-08 because the Renewal FAFSA contains much of the information given in the 2006-07 application. Only the information that has changed in the 2006-07 FAFSA application will have to be updated and a few new questions answered. Renewal FAFSAs can only be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) between Jan. 1, 2007, and June 30, 2008. Remember that states and schools may have earlier deadlines for nonfederal aid so it's important to check with your state or school deadlines. State contact information is provided at the end of this guide.

### To complete your Renewal FAFSA:

- In January 2007, you'll receive notice (e-mail or regular mail) reminding you to apply for the 2007-08 award year (July 1, 2007 to June 30, 2008).
- You'll access your 2007-08 Renewal FAFSA *on the Web* using your PIN. There are no paper renewal applications.
- Review the information on the Renewal FAFSA and change or add information as needed, sign and submit it.
- You'll then receive your *Student Aid Report\** (SAR) containing your application results.
- Review your SAR to make sure all your information is correct.
- Check with your financial aid office, or contact the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)** if you have questions about the FAFSA renewal process.